

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	23-22035 CMB
Robert L. Makowski, Jr.	
Lisa M. Makowski	Chapter 13 Proceeding
Katie L. Makowski	
Debtor(s) & Co-Debtor(s)	
	Related to Document No. 61
Citizens Bank, N.A.	
Movant(s)	Response Deadline: 9/5/2024
v.	
	Hearing Date: 10/1/2024 @ 1:30 pm
Robert L. Makowski, Jr.	
Lisa M. Makowski	
Katie L. Makowski	
Ronda J. Winnecour, Esquire	<b>ENTERED BY DEFAULT</b>
Respondent(s)	

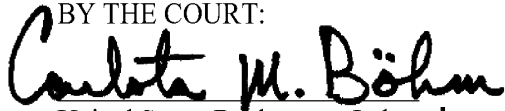
**ORDER**

AND NOW, this 11th day of Sept. , 2024, it is hereby ORDERED that the Automatic Stay of 11 U.S.C. § 362(a) and the Co-Debtor Stay of 11 U.S.C. § 1301 is modified to permit, Citizens Bank, N.A. and/or its successors and assigns to proceed with foreclosure on the property located at 1678 Ballinger Street, Pittsburgh, PA 15210-3404, and obtain all other Relief available under the non-bankruptcy law.

Upon the order being granted and entered, all communications sent by Citizens Bank, N.A. in connection with proceeding against the property, including but not limited to, notices required by state law and communications to offer and provide information with regard to a potential Forbearance Agreement, Loan Modification, Refinance Agreement, Loss Mitigation Agreement or other Loan Workout, may be sent directly to debtor.

It is further ORDERED that relief granted by this order shall survive the conversion of this bankruptcy case to a case under any other Chapter of the Bankruptcy Code.

BY THE COURT:

A handwritten signature in black ink that reads "Carlota M. Böhm". The signature is written in a cursive style with a large initial 'C'.

United States Bankruptcy Judge **dmr**

Carlota M. Bohm

Interested Parties:

Mary F. Kennedy, Esquire

Attorney for Citizens Bank, N.A.

Kenneth Steidl, Esquire

Attorney for Debtor(s)

Ronda J. Winnecour, Esquire

Trustee

FILED

9/11/24 10:04 am

CLERK

U.S. BANKRUPTCY

COURT - WDPA

In re:  
Robert L. Makowski, Jr.  
Lisa M. Makowski  
Debtors

Case No. 23-22035-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

Page 1 of 2

Date Rcvd: Sep 11, 2024

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Robert L. Makowski, Jr., Lisa M. Makowski, 496 Venetia Road, Venetia, PA 15367-1331

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2024 at the address(es) listed below:

Name	Email Address
Alyk L Oflazian	on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com
Denise Carlon	on behalf of Creditor MetLife Securitization Trust 2017-1 Wilmington Savings Fund Society, FSB as Indenture Trustee dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Mount Oliver jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Peters Township jhunt@grblaw.com

District/off: 0315-2

User: auto

Page 2 of 2

Date Rcvd: Sep 11, 2024

Form ID: pdf900

Total Noticed: 1

Jeffrey R. Hunt

on behalf of Creditor City of Pittsburgh and School District of Pittsburgh jhunt@grblaw.com

Kenneth Steidl

on behalf of Debtor Robert L. Makowski Jr. julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Kenneth Steidl

on behalf of Joint Debtor Lisa M. Makowski julie.steidl@steidl-steinberg.com  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@st  
eidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Mary F. Kennedy

on behalf of Creditor Citizens Bank N.A. mary@javidianlaw.com, tami@javidianlaw.com;angie.harrigan@javidianlaw.com

Michelle L. McGowan

on behalf of Creditor U.S. Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For Rcf  
2 Acquisition Trust mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 13